From: Nicole Manduca [/O=STATEFARM/OU=HOME/CN=RECIPIENTS/CN=LOK2]
Sent: 8/19/2021 12:57:44 AM
To: Gwen Hodgson [gwen.hodgson.lpb5@statefarm.com]
BCC: Nicole Manduca [nicole.manduca.lok2@statefarm.com]; Gwen Hodgson [gwen.hodgson.lpb5@statefarm.com]
Subject: RE: 35-B445-5P5: Agent Complaint: Claim concern

Perfect – thank you.

From: Gwen Hodgson
Sent: Wednesday, August 18, 2021 5:52 PM
To: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Subject: RE: 35-B445-5P5: Agent Complaint: Claim concern

Yes ma'am reviewed today and have on the calendar for next follow up Friday.

Sent with BlackBerry Work
(www.blackberry.com)

From: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Date: Wednesday, Aug 18, 2021, 6:57 PM
To: Gwen Hodgson <gwen.hodgson.lpb5@statefarm.com>
Subject: FW: 35-B445-5P5: Agent Complaint: Claim concern

Gwen – making sure this is on your radar for a response next Tuesday, 8/24.

From: Kathy Ress
Sent: Wednesday, August 11, 2021 7:28 PM
To: Gwen Hodgson <gwen.hodgson.lpb5@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Subject: RE: 35-B445-5P5: Agent Complaint: Claim concern

Thanks Gwen. I'll calendar 2 weeks for an update.

From: Gwen Hodgson
Sent: Tuesday, August 10, 2021 7:28 PM
To: Kathy Ress <kathy.ress.he8j@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Subject: RE: 35-B445-5P5: Agent Complaint: Claim concern

EXHIBIT
1

Kathy,

Since our last response Eberl ECR VM Brandon Becker has made multiple contact attempts with the contractor and kept the insured and agent's office apprised of our efforts to ensure the similar products recommended by Jeld-Wen (Jeld-Wen W-2500 series (Standard) in Brilliant White) has been utilized to achieve a reasonably consistent appearance. ECR

VM Becker and I have reviewed the claim and are committed to daily follow up to drive the claim to conclusion. I will maintain an SM calendar to ensure continuing action occurs.

The contractor at this time has not responded with what Jeld-Wen products they have used in the documentation provided contending a reasonably consistent appearance cannot be achieved.
Our efforts to obtain this information will continue and we will keep the insured and agent's office up to date on all communication.

Please let me know if you have any questions or would like any additional information.

Gwen Hodgson, CPCU, CLU, ChFC
Claim Section Manager
WCCS IO – Hail Reconciliation Unit
w: 972-657-1824
m: 309-532-4930
gwen.hodgson.lpb5@statefarm.com

<< OLE Object: Picture (Device Independent Bitmap) >>

From: Kathy Ress
Sent: Saturday, August 7, 2021 9:39 PM
To: Gwen Hodgson <gwen.hodgson.lpb5@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>; Kathy Ress <kathy.ress.he8j@statefarm.com>
Subject: 35-B445-5P5: Agent Complaint: Claim concern

Hi Gwen,

Would appreciate an update specific to resolution on Tuesday. I note we've left messages for the contractor and spoke to the insured, with a follow up date on Monday. A brief update on resolution with next steps and timeline is appreciate to ensure we monitor this claim to conclusion.

Thanks,

Kathy

From: Gwen Hodgson
Sent: Wednesday, August 4, 2021 8:08 PM
To: Kathy Ress <kathy.ress.he8j@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Subject: RE: Agent Complaint: Claim concern

Kathy,

There was actually quite a bit of contact between August 2020 and July 2021 which I have captured below. There were definitely opportunities for follow up with the contractor, insured and agent throughout that timeframe. I have also updated the vendor name throughout the summary.

Please let me know if there is any additional clarity I can provide or follow up.

Thank you and have a great evening.

Gwen Hodgson, CPCU, CLU, ChFC
Claim Section Manager
WCCS IO – Hail Reconciliation Unit
w: 972-657-1824
m: 309-532-4930
gwen.hodgson.lpb5@statefarm.com

<< OLE Object: Picture (Device Independent Bitmap) >>

From: Kathy Ress
Sent: Wednesday, August 4, 2021 5:46 PM
To: Gwen Hodgson <gwen.hodgson.lpb5@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>; Kathy Ress <kathy.ress.he8j@statefarm.com>
Subject: RE: Agent Complaint: Claim concern

Gwen,

Would you provide timeline when the service gaps occurred? What has our handling been in 2021, as appears no activity since Aug 2020 to July 2021. Trying to understand if these are recurring gaps or recent gaps with our Call to Action. When you update the summary please provide the name of the vendor.

A review of the claim file identified the following service gaps:

- Lack of verbal communication between State Farm Claims, the agent's office, and the insured. Status follow-ups to the insured after conversations with the contractor regarding sash and window replacement findings were needed. Follow up with agent's office to provide status and difficulty working with the contractor were needed.

Thanks!

Kathy

From: Gwen Hodgson
Sent: Wednesday, August 4, 2021 4:48 PM
To: Kathy Ress <kathy.ress.he8j@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Subject: RE: Agent Complaint: Claim concern

Kathy,

Please find our response to the agent concerns:

Outline Customer/Agent Concern and Resolution with the Customer/Agent

- Contractor Feazel Inc. contacted State Farm and advised that the windows on the front and rear elevations of the Loeser's home have sustained damages. The original manufacturer of the windows is no longer in business and the contractor has advised that like kind and quality replacements do not exist. EBERL ECR Vendor Manager Brandon Becker had contacted the manufacturer that bought out the original window manufacturer and has determined the make and model of the windows to be replaced to provide for a uniform appearance. This was communicated to the Insured and Contractor.

- The original inspection of October 8, 2019 did not find damages to the windows and settlement was provided for the roof and gutters on the home. All repairs to the roof and gutters were completed and all RCB's were released per a certificate of completion dated November 7, 2019. On August 10, 2020 the contractor submitted photos of window damage. An additional inspection was completed on August 17, 2020 and no storm related damages were found to the windows. Additional communication with the contractor and insured disputing the determination on the windows throughout September 2020 resulted in the hiring of an engineer October 15, 2020 to evaluate the windows. The engineer inspection occurred November 10, 2020. The engineer's report, received December 3, 2020 identified six cosmetically damaged windows on the South and North elevations and replacement of the window sashes was recommended. The Engineer report provided manufacturer and installer information for the sashes. The State Farm estimate was updated to reflect 6 sash replacements per the Engineers report and evaluation of proper repair. These results were reviewed with the agent's office on December 7, 2020 and with the insured on December 9, 2020, due to the insured's availability.

On January 14, 2021 we received a contractor's estimate to replace all windows in the home due to unavailability of original or LKQ replacement. We contacted the contractor and left a message for the insured outlining the repair options and vendors identified within the engineer's report. On February 1st and February 9th we received calls from the contractor requesting status. We reiterated the repair options and vendors identified within the engineer's report and explained followed up with the insured again on February 9, 2020 to advise of same. The contractor submitted another follow up request on February 15, 2021, it was reviewed February 18, 2021 and while previous activity was referenced no additional action was taken to respond to this most recent request. The agent contacted HRU on February 19, 2021 and we reviewed our handling with him from the time the engineer was retained to current date. The contractor argued he would not warranty the repair or the quality of the work. After advising the contractor we owe to repair hail damage, he agreed to obtain quotes from the two companies identified within the engineer's report. The agent contacted HRU again on February 24, 2021 advising the contractor is telling the insured SF is difficult to get ahold of and is trying to make SF look bad. We reviewed our 2021 communications will the agent. On February 27, 2021 we received mail from the contractor indicating one vendor did not have NFRC certification, stating that is an Ohio code requirement. The contractor asked if we would like the insured to install windows that don't meet code. An email was sent to the agent and the insured that same day advising the documentation the contractor has provided addresses one of the companies referenced in the engineer's report but it does not appear availability from the other company has been researched. While awaiting additional information from the second company research of the code referenced by the contractor was conducted, including follow up with the Franklin County Building Department, that revealed that code applied to new construction only. We spoke with the insured on March 11, 2021 to advise of our findings related to the code issue. We had left a message for the contractor as well but at the insured's request we provided this information to the contractor in writing with a cc to the insured. On March 26, 2021 we reviewed correspondence from the contractor which once again indicated use of the recommended product did not meet code requirements. A response was emailed to the contractor again stating our research indicated that code applied to new construction only. The insured and agent were cc'd on that email.

On March 31, 2021 we received and email from the contractor disputing the applicability of the code, the was reviewed by a CNC ECR in WCCS Stewardship April 14, 2021. The prior activity was referenced in the file note but no action was taken to contact the contractor, insured or the agent. On April 16, 2021 the contractor called into HRU advising the window companies will not do the recommended repair and other window installers have also indicated they will not just replace the sashes. The contractor was asked to provide documentation as to why the sash repair was not possible. On April 20, 2021 the contractor sent in an email indicated the window manufacturer specifically states they do not attempt to match double hung dimensions and the contractor feels this would create a guaranteed mismatch. This email was reviewed on April 22, 2021, attempts to reach the contractor's office were unsuccessful and files notes indicate no voicemail option was available. The CS indicated a calendar was set for next day follow up but the next claim activity was not seen until a calendar review occurred on May 6, 2021. No action was taken at that time and the claim was reclosed in error. On May 14, 2021 the contractor called back in indicating the replacement sash would not match. The CS inquired as to whether the contractor was aware of what the replacement sash height would be to determine if there would be a matching issue. The contractor did not know that and advised he would proceed with repair of one window to see if it would match. The claim remained closed.
On June 24, 2021 the agent contacted HRU asking when we spoke to the insured last and requested a manager. That same day the agent was contacted by Eberl ECR VM Brandon Becker. The agent advised the sash repair would not provide a reasonably consistent appearance and the windows should be replaced. The contractor indicated one vendor would require a minimum purchase and the insured indicated when the second vendor came to the home they misidentified the windows as vinyl and stated they could not install the sashes. The agent requested Eberl ECR VM Becker review the file and join a conference call with the contractor and insured on June 28, 2021 to discuss the matter in more detail. During the call the contractor advised they received confirmation from the first vendor that they could not match double hung window sashes, Eberl ECR VM Becker was able to confirm this with the vendor and agreed to replace the six damaged windows. The contractor indicated the window glaze would likely not match the existing windows. The contractor then asked what window would be of like kind and quality. Eberl ECR VM Becker suggested Jeld-Wen as the manufacturer who bought out the original manufacturer but the insured and the contractor would need to research like kind and quality and appearance to go with the existing windows. The contractor expressed agreement and the conference ended. The SF estimate was revised and a supplemental payment for the window replacement was issued July 1, 2021. On July 8, 2021 Eberl ECR VM Becker spoke w/ the agent who advised the contractor and insured are stating the windows do not provide a reasonable appearance per OH code. Photos were requested for evaluation. On July 12, 2021 the agent and Eberl ECR VM Becker reviewed the photos which reflected an off white Jeld-Wen window with grid, next to the existing bright white non-grid window. Eberl ECR VM Becker contacted Jeld-Wen to find out if something similar to the original window was available in profile and color. The Jeld-Wen W-2500 series in Brilliant White was provided. Eberl ECR VM Becker sent an email to the insured contractor and agent on July 14, 2021 providing this information. The contractor then provided what appeared to be similar photographs of Jeld-Wen windows but are of a different profile and color to advise that a reasonably consistent appearance cannot be achieved.

- The agent's primary concern is the number of people involved in the handling of the claim. He felt it was confusing for the customer, conveyed a lack of authority and did not aid in moving the claim forward. He had very positive feedback on Eberl ECR VM Brandon Becker's intervention and involvement in the claim. SM Hodgson reviewed the agent's concerns and advised Eberl ECR VM Becker would shepherd the claim to conclusion. Eberl ECR VM Becker has made contact with the insured and the contractor and is actively working to confirm the recommended window has been used for replacement prior to reviewing for reasonably consistent appearance.

Identify Leadership Findings and Service Gaps with our handling

A review of the claim file identified the following service gaps:

- Inaccurate information advising the Ph must provide a written request for an engineer inspection by Auto Assist handlers, Pilot and Alacrity ECRs no longer in HRU delayed retention of the engineer through the month of September 2020. A HRU TM reviewed the file October 9, 2020 and approved the hiring of an engineer.

- Lack of verbal communication between State Farm Claims, the agent's office, and the insured. Status follow-ups to the insured after conversations with the contractor regarding sash and window replacement findings were needed. Follow up with agent's office to provide status and difficulty working with the contractor were needed.

- HRU representative in August 2021 advised the insured that we did not have the contractor's contact information on file which caused an unsatisfactory reaction from the insured. The contractor information was readily available in the file notes and documents on file.

Discuss Action Taken to Address Findings/Service Gaps and Prevent Future Occurrences

- This claim example was handled by multiple in-office, deployed, and proximity handlers, specific specialists will be provided feedback on their handling of the claim. Further, HRU leadership will review this topic in this week's huddle to cascade to all HRU handlers.

- The claim handler who failed to locate the contractor contact information has been provided feedback and coaching on investigating claims and review of claim files. The specialist's manager has been provided feedback to continue the development of the specialist.

Indicate any history of performance issues for involved claim handlers. If so, how are we addressing. If not, how are we addressing.

- No history of performance issues for the immediate claim handlers. This claim example is being reviewed with those handlers.

- HRU leadership will continue our Call to Action plan and communicate the need for prompt and accurate customer contacts through EOM activities and individualized coaching as necessary.

Gwen Hodgson, CPCU, CLU, ChFC
Claim Section Manager
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From: Kathy Ress
Sent: Tuesday, August 3, 2021 11:50 AM
To: Gwen Hodgson <gwen.hodgson.lpb5@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>; Kathy Ress <kathy.ress.he8j@statefarm.com>
Subject: RE: Agent Complaint: Claim concern

Got a note from Wensley. We'll need you to call the agent first as comments he's been bounced around.

Ok good. I just talked to the agent. Please have Nicole call him first. He has background and has been bounced around a lot. He is heading on vacation so he said Cell is best. Here is the IM.
Keep me posted.,
Thanks
W

Thank you for the call. I am logging off. I have several other pre travel/vacation items to get to this afternoon. However, this claim remains a top priority for me - and seeing this gets the right level of attention and resolve. My cell: 614.769.1660. An unknown number calling will likely go straight to vm...but I will call whomever back. Welcome to initiate via text to me also. Thank you again for engaging.

From: Gwen Hodgson
Sent: Tuesday, August 3, 2021 11:46 AM
To: Kathy Ress <kathy.ress.he8j@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>
Subject: RE: Agent Complaint: Claim concern

We will take care of it, thank you.

Gwen Hodgson, CPCU, CLU, ChFC
Claim Section Manager
WCCS IO – Hail Reconciliation Unit
w: 972-657-1824
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From: Kathy Ress
Sent: Tuesday, August 3, 2021 11:43 AM
To: Gwen Hodgson <gwen.hodgson.lpb5@statefarm.com>
Cc: Nicole Manduca <nicole.manduca.lok2@statefarm.com>; Kathy Ress <kathy.ress.he8j@statefarm.com>
Subject: Agent Complaint: Claim concern
Importance: High

Gwen,

Please see the executive complaint from the agent. Please have a leader reach out to the agent and customer to see what we need to resolve. I'd appreciate the summary in standard format by EOD Wed. It appears there has been some interaction with the agent.

Wensley is reaching out to the agent to let him know one of our leaders will be in contact in the next couple of hours.

Kathy

From: Kathy Ress
Sent: Tuesday, August 3, 2021 11:35 AM
To: Wensley J Herbert <wensley.j.herbert.c18b@statefarm.com>
Subject: RE: Claim concern

This is actively being handling in HRU under CM Nicole Manduca with the contractor. Appears "matching" windows yet just a brief review. Will get a summary back on our handling.

From: Wensley J Herbert
Sent: Tuesday, August 3, 2021 11:30 AM
To: Kathy Ress <kathy.ress.he8j@statefarm.com>
Subject: FW: Claim concern
Importance: High

Can you please look this one up? I will call him and let him know we are reviewing it and someone will reach out
Thanks
W

From: Robert Yi
Sent: Tuesday, August 3, 2021 11:27 AM
To: Wensley J Herbert <wensley.j.herbert.c18b@statefarm.com>
Cc: Beth Lamb <beth.lamb.amgr@statefarm.com>
Subject: FW: Claim concern
Importance: High

See Chris's request for an OVP to contact the agent. Beth is checking to see if we had a previous complaint on this claim. Beth will let you know.

Robert

From: Beth Lamb
Sent: Tuesday, August 3, 2021 11:22 AM
To: Robert Yi <robert.yi.caqa@statefarm.com>
Cc: Beth Lamb <beth.lamb.amgr@statefarm.com>

Subject: I: Claim concern
Importance: High

NI: Edward A Loeser
CL#: 35-B445-5P5
DOL: 9-01-2019 (Cat)
VPO: K Ress

From: Chris Schell
Sent: Tuesday, August 3, 2021 12:18:05 PM (UTC-05:00) Eastern Time (US & Canada)
To: Robert Yi
Subject: FW: Claim concern

I think Chad sent this in some time ago. Could we get an OVP to call him and work to get back on the rails? Thanks

---

From: Chad Harris
Sent: Tuesday, August 3, 2021 11:15 AM
To: Chris Schell <chris.schell.gxn0@statefarm.com>
Cc: Chad Harris <chad.harris.le0x@statefarm.com>
Subject: Claim concern
Importance: High

Hi Chris,

I hope my memo finds you well. I wish I was emailing you under different circumstances. I am emailing you because I know you (and more importantly, I believe you to be a person who cares)...and based on your current position, I believe this is information a person in your position needs to know.

Re: Homeowner Claim number: 35B4455P5 Date of Loss: 9.1.2019 (Hail CAT claim) Inspection date: 8.17.2020 (this claim has been on-going for almost one year)

- This should be a Department of Insurance Complaint (due to the delays in resolving this claim)
- Perhaps a customer complaint to the Mike Tipsord (due to our dysfunctional processes, delays and poor communication with the insured)
- The insured is beyond frustrated with SF claims; their processes, lack of communication and personnel. Based on what I've personally witnessed and experienced, the insured has every right to be frustrated.
- I have been pulled into this claim by the insured and the contractor. I have attempted to talk with multiple leadership personnel to no avail.
- We have people handling claims that are not SF employees (outside contractors)...who apparently lack the authority to make a decision or solve problems when they occur. Deployed vs. employed processes do not communicate well.
- Finding and identifying a leadership person to talk with...and have them make decisions is almost impossible (to date, it has been impossible)
- Yesterday 8/2/21, I once again reached out to claims leadership due to more errors...only to watch as it was passed down from one person to another and to another.

This is terribly embarrassing for State Farm...and me, as the local agent. Our claims processes need to be reviewed...as they are not working for the customer or the agent. JD Power customer claims satisfaction scores have been telling us –

what agents are experiencing with more and more regularity. Agents need to know who the appropriate leadership personnel are to make decisions. Right now – that is next to impossible. There appears to be zero accountability within the claims system. No ownership. No accountability. The team environment is failing us and the insured. People simply pass things down to a person who otherwise lacks the authority to make a decision...and the claim stalls, or a new person picks it up and the processes begins again...with no better result.

My ask: This claim needs leadership involvement (not passing it down, again). The leadership person needs to be someone with the authority to review the concerns and make a decision. I am also requesting to have a conversation with said claims leadership – as to avoid add'l mistakes. The claim file and notes appear to be incomplete.

My second ask: This claim should be put into the "process excellence" type file for process review. When we perform poorly – we should take the time to learn from our mistakes and improve our processes. This claim highlights all the current dysfunction within our SF claims operations and processes. Our insured deserves better service than what they are currently receiving from State Farm claims. This claim needs to be resolved without further delay.

Thank you for your time and attention to this matter.

P.S. I am leaving for vacation this afternoon. My cell is 614.769.1660. Thank you.

Respectfully,

Chad Harris, Agent

<< OLE Object: Picture (Device Independent Bitmap) >>
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